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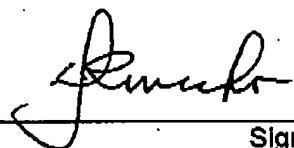
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1. Response (3 pages)
2. Replacement Claims (7 pages)

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Christopher Warnock **Docket No.:** EBRY0001
Serial No: 09/498,944 **Art Unit:** 3621
Filed: February 4, 2000 **Examiner:** Nancy Le
Title: Method and Apparatus for Improved Information Transactions
Date: 17 May 2005

Commissioner for Patents
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RESPONSE

Sir:

This is in response to the Office Action, dated 17 February 2005, for the above-identified patent application. A list of replacement claims is enclosed herein.

Applicant does not believe that filing of this response will incur additional fees. However, the Commissioner is authorized to charge any fees due to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862.